

# Session 13(b)

## Calculating Refunds and Repayments

Questions we will answer during this session:

**H**ow do you calculate refunds and repayments?

## The School

Doug attends Stormont College, a term-based, credit-hour school. Their academic year is **two 15-week semesters**, and they charge students by the term.

Stormont College is in a state that does have a refund policy. The **state policy** is as follows:

If the student withdraws during:	The school retains:
1 <sup>st</sup> week	10%
2 <sup>nd</sup> or 3 <sup>rd</sup> week	25%
4 <sup>th</sup> or 5 <sup>th</sup> week	50%
6 <sup>th</sup> or 7 <sup>th</sup> week	75%
After 7 <sup>th</sup> week	100%

The school's **repayment policy** is as follows:

For students who begin classes, 50% of the books and supplies allowance is considered to be expended. All other noninstitutional costs are prorated based on the number of weeks the student completes.



## The Student

Doug is a **first-time freshman** at Stormont College. His **classes started** on September 1<sup>st</sup>. During the sixth week, on October 9<sup>th</sup>, Doug **officially withdrew** from school. Doug had **received the first disbursement** of both **Title IV** and nonfederal aid.

### Costs per semester (student budget)

Tuition and fees_____	\$6,000
Administrative fee_____	\$ 50
Books/Supplies (from store not affiliated with school)_____	\$ 200
Room and board (on-campus housing)_____	\$2,450

### Aid awarded for academic year:

Federal Pell Grant_____	\$2,300
Stormont College Scholarship_____	\$5,500
State Grant_____	\$2,500
FSEOG_____	\$ 400
Perkins_____	\$2,229
Subsidized FFEL_____	\$2,625




### Disbursements for the 1<sup>st</sup> semester (all disbursements made on 9/1)

#### *Credited to Doug's school account -*

Federal Pell Grant_____	\$1,150
Stormont College Scholarship_____	\$2,750
State Grant _____	\$1,250
Perkins_____	\$1,115
Subsidized FFEL_____	\$1,260

#### *Cash to Doug -*

FSEOG_____	\$ 200
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Remember,  
loan fees are  
taken from  
each  
disbursement

### Other payments:

Cash payment from Doug to school_____	\$ 500
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**WARNING: DO NOT use without the accompanying instructions!!**

## WITHDRAWAL RECORD

### 1. Student Information

Name: Doug Start Date: 9/1 Withdrawal Date/LDA: 10/9  
 Social Security Number: 500-00-0000 Length of Enrollment Period: 10/9 Date of WDLDA Determination: 10/9

### 2. Program Costs

<table border="0"> <tr><td>non-instr. inst.</td><td>Tuition/Fees</td><td>\$6,000</td></tr> <tr><td></td><td>Administrative Fee</td><td>\$50</td></tr> <tr><td></td><td>Room &amp; Board</td><td>\$2,450</td></tr> <tr><td></td><td>Books &amp; Supplies</td><td>\$200</td></tr> <tr><td></td><td>Transportation</td><td></td></tr> </table>	non-instr. inst.	Tuition/Fees	\$6,000		Administrative Fee	\$50		Room & Board	\$2,450		Books & Supplies	\$200		Transportation		<table border="0"> <tr><td>non-instr. inst.</td><td>Personal/Living</td><td></td></tr> <tr><td></td><td>Dependent Care</td><td></td></tr> <tr><td></td><td>Disability Costs</td><td></td></tr> <tr><td></td><td>Miscellaneous</td><td></td></tr> <tr><td></td><td>Miscellaneous</td><td></td></tr> </table>	non-instr. inst.	Personal/Living			Dependent Care			Disability Costs			Miscellaneous			Miscellaneous		<p><b>USE TOTALS FOR PERIOD CHARGED*</b></p> <p>TOTAL Instr. Costs: <span style="border: 1px solid black; padding: 5px;">A</span></p> <p>TOTAL Noninstr. Costs: <span style="border: 1px solid black; padding: 5px;">B</span></p>
non-instr. inst.	Tuition/Fees	\$6,000																														
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	Dependent Care																															
	Disability Costs																															
	Miscellaneous																															
	Miscellaneous																															

### 3. Payments/Disbursements

DATE	SOURCE	Paid to Inst. Costs	Cash to Student	DATE	SOURCE	Paid to Inst. Costs	Cash to Student
9/1	Bill			9/1	FSEOG		
9/1	Scholarship			9/1	Doug		
9/1	State Grant						
9/1	Perkins						
9/1	FPEL						

\*Excludes work-study awards.

TOTAL Aid Paid To Inst. Costs: C

TOTAL Paid To Inst. Costs: D

TOTAL Aid Paid as Cash: E

**\*USE TOTALS AS CHARGED FOR THE ENROLLMENT PERIOD** (The following minimums apply: for term programs, use totals for the term; for all non-term programs longer than or equal to the academic year, use totals for the payment period or for one-half of the academic year, whichever is greater. For all non-term programs shorter than the academic year, use totals for the program length. If you charge by different periods for different charges, convert all totals to represent the longest period.)

### 4. Data for Pro Rata and Federal Refund

**IS THIS STUDENT A FIRST-TIME STUDENT?** A first-time student is one who has not previously attended at least one class at this school or has received a 100 percent refund (less any permitted administrative fee) for previous attendance. (A first-time student remains so until he or she withdraws after attending at least one class at the school or completes the period of enrollment.)

☐ YES ☐ NO

**DID THIS STUDENT WITHDRAW ON OR BEFORE THE 60% POINT?** For credit-hour programs, the 60% point is the point in calendar time when 60% of the enrollment period has elapsed. For clock-hour programs, it is the point when a particular student completes 60% of the hours scheduled for the enrollment period.

☐ YES ☐ NO

**IF THE ANSWER TO BOTH QUESTIONS IS "YES,"** a statutory pro rata refund calculation is required for this student. For this calculation, you must determine the Portion That Remains (of the enrollment period) and the institutional costs that may be excluded, if any.

**TO DETERMINE THE PORTION THAT REMAINS,** calculate as follows and round DOWN to the nearest 10%:

For credit-hour programs:  
 $\frac{\text{WEEKS REMAINING}}{\text{TOTAL WEEKS IN PERIOD}} =$

For clock-hour programs:  
 $\frac{\text{HOURS REMAINING}}{\text{TOTAL HOURS IN PERIOD}} =$

For correspondence programs:  
 $\frac{\text{LESSONS NOT SUBMITTED}}{\text{TOTAL LESSONS IN PERIOD}} =$

**TO DETERMINE EXCLUDABLE INSTITUTIONAL COSTS:**

Administrative Fee (up to \$100 or 5%, whichever is less)  $+$

Documented Cost of Unrecoverable Equipment  $+$

Documented Cost of Reusable Equipment (if not returned in good condition within 30 days of withdrawal)  $+$

**TOTAL EXCLUDABLE INST. COSTS** (for Pro Rata and Federal Refund calculations only):  $=$

Pro Rata/Federal Refund Institutional Costs:

$\frac{\text{Total Institutional Costs} \times \text{Portion That Remains}}{\text{Total Excludable Inst. Costs}} = \text{A1}$

## PRO RATA REFUND CALCULATION WORKSHEET

### STEP ONE

#### Unpaid Charges

\*Scheduled SFA payments and FFE/Direct loan disbursements that have not yet been received, for which the student is still eligible in spite of having withdrawn, must be counted to reduce the student's scheduled cash payment. This includes any State aid disbursements as allowed under written State policy. (Scheduled payments from sources other than those above cannot be counted in this manner.)

_____	Total Institutional Costs (from Withdrawal Record)	<b>A</b>
_____	Total Aid Paid to Inst. Costs* (also from Withdrawal Record)	<b>C</b>
_____	Student's Scheduled Cash Payment (SCP)	
_____	Student's Cash Paid (from Withdrawal Record)	
_____	<b>UNPAID CHARGES</b>	

### STEP TWO

#### Refund Amount

Generally, funds must be returned to the appropriate program account(s) within 30 days of the date of withdrawal, and to the lender within 60 days of the same.

_____	Pro Rata Institutional Costs (from Withdrawal Record)	<b>A1</b>
_____	% to be Refunded (from the Portion That Remains)	
_____	<b>Initial Refund Amount</b>	
_____	Unpaid Charges (from Step One)	
_____	<b>ACTUAL REFUND TO BE DISTRIBUTED</b>	

\*This amount is required; the school may bill the student for that amount. However, not a fee.

### REFUND DISTRIBUTION—Prescribed by Law and Regulation

#### TOTAL REFUND

- |                                              |                                                         |
|----------------------------------------------|---------------------------------------------------------|
| 1. Federal SLS Loan                          | 8. Federal Perkins Loan                                 |
| 2. Unsubsidized Federal Stafford Loan        | 9. Federal Pell Grant                                   |
| 3. Subsidized Federal Stafford Loan          | 10. FSEOG                                               |
| 4. Federal PLUS Loan                         | 11. Other Title IV Aid Programs                         |
| 5. Unsubsidized Federal Direct Stafford Loan | 12. Other Federal, state, private, or institutional aid |
| 6. Subsidized Federal Direct Stafford Loan   | 13. The student                                         |
| 7. Federal Direct PLUS Loan                  |                                                         |

## REFUND CALCULATION WORKSHEET

### STEP ONE

#### Unpaid Charges

\*Scheduled SFA payments and FFEL/Direct aid disbursements that have not yet been received, for which the student is still eligible in spite of having withdrawn, must be counted to reduce the student's scheduled cash payment. This includes late State aid disbursements as allowed under written State policy. (Scheduled payments from sources other than those above cannot be counted in this manner.)

—	Total Institutional Costs (from Withdrawal Record)	<b>A</b>
—	Total Aid Paid to Inst. Costs* (also from Withdrawal Record)	<b>C</b>
—	Scheduled Cash Payment (SCP) (attribution not allowable)	
—	Student's Cash Paid (from Withdrawal Record)	
=	<b>UNPAID CHARGES</b>	

### STEP TWO

#### Amount Retained

\*Use the percentage specified by the State, accrediting agency, Federal Refund Calculation, or institutional refund policy being used for this calculation. For first-time students who withdraw on or before the 60% point in the enrollment period (see Withdrawal Record for details), a statutory pro rata refund must also be calculated. For every student receiving SFA funds, the school must compare the possible refunds and use the calculation that provides the largest refund.

X	Total Institutional Costs (from Withdrawal Record)	<b>A</b>
=	% Allowed to Retain* (from refund policy being used)	
=	Initial Amount Retained By The School	
=	UNPAID CHARGES (from Step One)	
=	<b>AMOUNT RETAINED</b>	

\* If this amount is zero or negative, all SFA paid to school charges must be returned (see FWS).

### STEP THREE

#### Refund Amount

Generally, funds must be returned to the appropriate program account(s) within 30 days of the date of withdrawal, and to the lender within 60 days of the same.

—	Total Paid to Institutional Costs (from Withdrawal Record)	<b>D</b>
=	Amount Retained (from Step Two)	
=	<b>REFUND AMOUNT TO BE DISTRIBUTED</b>	

## REFUND DISTRIBUTION—Prescribed by Law and Regulation

#### TOTAL REFUND

- |                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Federal SLS Loan</li> <li>2. Unsubsidized Federal Stafford Loan</li> <li>3. Subsidized Federal Stafford Loan</li> <li>4. Federal PLUS Loan</li> <li>5. Unsubsidized Federal Direct Stafford Loan</li> <li>6. Subsidized Federal Direct Stafford Loan</li> <li>7. Federal Direct PLUS Loan</li> </ol> | <ol style="list-style-type: none"> <li>8. Federal Perkins Loan</li> <li>9. Federal Pell Grant</li> <li>10. FSEOG</li> <li>11. Other Title IV Aid Programs</li> <li>12. Other Federal, state, private, or institutional aid</li> <li>13. The student</li> </ol> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



## REPAYMENT CALCULATION WORKSHEET

### STEP ONE

#### Living Expenses Incurred

Because school's repayment policies differ, this step can be calculated two ways: the total noninstitutional costs ("B" from Withdrawal Record) may be retained at a flat percentage, or the itemized costs (listed on Withdrawal Record) may be retained at differing rates and then totaled.

	NONINST. COSTS (from Withdrawal Record)	EXPENSES ACTUALLY INCURRED (from school's repayment policy)
Room & Board	X	=
Books & Supplies \$200	X	=
Transportation	X	=
Personal/Living/Misc.	X	=
<b>TOTAL COSTS (B)</b>	<b>X</b>	<b>=</b>
		<b>TOTAL INCURRED</b>

### STEP TWO

#### Cash Paid to Student

\*FFEL and Direct Loan funds are excluded from repayment - the student is already obligated to repay these funds to the lender.

_____	Total Aid Paid as Cash (from Withdrawal Record) <b>(E)</b>
_____	Cash Paid from FFEL/Direct Funds
<b>=</b>	<b>TOTAL CASH DISBURSED</b>

### STEP THREE

#### Repayment Amount

Funds must be returned to the appropriate program account(s) within 30 days of the student's repayment to the school.

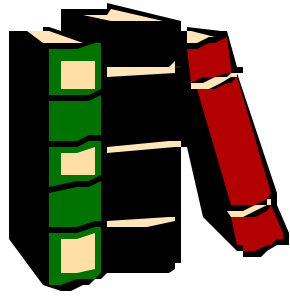
_____	Total Cash Paid to Student (from Step Two)
_____	Total Costs Incurred (from Step One)
<b>=</b>	<b>REPAYMENT AMOUNT TO BE DISTRIBUTED</b>

IF REPAYMENT IS MORE THAN \$100, THE STUDENT OWES TO REPAYMENT.

## REPAYMENT DISTRIBUTION—Prescribed by Regulation

#### TOTAL REPAYMENT

1. Federal Perkins Loan
2. Federal Pell Grant
3. FSEOG
4. Other Title IV Aid Programs
5. Other Federal, State, private, or institutional aid



# Resources Resources

★ *Federal Student Financial Aid Handbook:  
Institutional Eligibility and Participation*

★ 34 CFR 668.22

★ DCL GEN-95-22





**WARNING: DO NOT use without the accompanying instructions!!**

**WITHDRAWAL RECORD**

**1. Student Information**

Name: Doug Shift Date: 9/1 Withdrawal Date/LDA: 10/9  
 Social Security Number: 500-00-0000 Length of Enrollment Period: 15 weeks Date of W/D/LDA Determination: 10/9

**2. Program Costs**

<p><b>Non-Inst. Costs</b></p> <p>Tuition/Fees: \$6,000</p> <p>Administrative Fee: \$50</p> <p>Room &amp; Board: \$2,450</p> <p>Books &amp; Supplies: \$200</p> <p>Transportation:</p>	<p><b>Inst. Costs</b></p> <p>Personal/Living:</p> <p>Dependent Care:</p> <p>Disability Costs:</p> <p>Miscellaneous:</p> <p>Miscellaneous:</p>	<p><b>USE TOTALS FOR PERIOD CHARGED*</b></p> <p>TOTAL Inst. Costs: <b>\$8,500 A</b></p> <p>TOTAL Noninst. Costs: <b>\$200 B</b></p>
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**3. Payments/Disbursements**

DATE	SOURCE	Paid to Inst. Costs	Cash to Student	DATE	SOURCE	Paid to Inst. Costs	Cash to Student
9/1	Pell	\$1,150		9/1	FSEOG		\$200
9/1	Scholarship	\$2,750		9/1	Doug	\$500	
9/1	State Grant	\$1,250					
9/1	Perkins	\$1,115					
9/1	FPEL	\$1,260					

**USE TOTALS AS CHARGED FOR THE ENROLLMENT PERIOD** (The following minimums apply: for term programs, use totals for the term; for all non-term programs longer than or equal to the academic year, use totals for the payment period or for one-half of the academic year, whichever is greater; for all non-term programs shorter than the academic year, use totals for the program length. If you charge by different periods for different charges, convert all totals to represent the longest period.)

**TOTAL Aid Paid to Inst. Costs:** **\$7,525 C**

**TOTAL Paid To Inst. Costs:** **\$8,025 D**

**TOTAL Aid Paid as Cash:** **\$200 E**

**4. Data for Pro Rata and Federal Refund**

**IS THIS STUDENT A FIRST-TIME STUDENT?** A first-time student is one who has not previously attended at least one class at this school, or has received a 100 percent refund (less any permitted administrative fee) for previous attendance. (A first-time student remains so until he or she withdraws after attending at least one class at the school or completes the period of enrollment.)

YES ☒ NO ☐

**DID THIS STUDENT WITHDRAW ON OR BEFORE THE 60% POINT?** For credit-hour programs, the 60% point is the point in calendar time when 60% of the enrollment period has elapsed. For clock-hour programs, it is the point when the particular student completes 60% of the hours scheduled for the enrollment period.

YES ☒ NO ☐

**IF THE ANSWER TO BOTH QUESTIONS IS "YES,"** a statutory pro rata refund calculation is required for this student. For the calculation, you must determine the Portion That Remains (of the enrollment period) and the institutional costs that may be excluded. I am:

**TO DETERMINE THE PORTION THAT REMAINS:**

calculate as follows and round DOWN to the nearest 10%:

For credit-hour programs:

Weeks Remaining: 9

Total Weeks in Period: 15

For clock-hour programs:

Hours Remaining: 9

Total Hours in Period: 15

For correspondence programs:

Lessons Not Submitted: 9

Total Lessons in Period: 15

**TO DETERMINE EXCLUDABLE INSTITUTIONAL COSTS:**

Administrative Fee (up to \$100 or 5%, whichever is less): \$50

Documentary Cost of Unreturnable Equipment: 0

Documentary Cost of Returnable Equipment (if not returned in good condition within 22 days of withdrawal): 0

**TOTAL EXCLUDABLE INST. COSTS (for Pro Rata and Federal Refund calculations only):** **\$50**

**Pro Rata/Federal Refund Institutional Costs:**

**\$8,500 A - \$50 = \$8,450 B**

Total Institutional Costs: **\$8,500 A** Total Excludable Inst. Costs: **\$50**

## PRO RATA REFUND CALCULATION WORKSHEET

### STEP ONE

#### Unpaid Charges

\*Schedule SFA payments and FFE/Direct aid disbursements that have not yet been received, for which the student is still eligible in spite of having withdrawn, must be counted to reduce the student's scheduled cash payment. This includes late State aid disbursements as allowed under written State policy. (Scheduled payments from sources other than those above cannot be counted in this manner.)

—	\$ 8,500	Total Institutional Costs (from Withdrawal Record)	<b>A</b>
—	\$ 7,525	Total Aid Paid to Inst. Costs* (also from Withdrawal Record)	<b>C</b>
=	\$ 975	Student's Scheduled Cash Payment (SCP)	
—	\$ 500	Student's Cash Paid (from Withdrawal Record)	
=	\$ 475	<b>UNPAID CHARGES</b>	

### STEP TWO

#### Refund Amount

Generally, funds must be returned to the appropriate program account(s) within 30 days of the date of withdrawal, and to the lender within 60 days of the same.

—	\$ 8,450	Pro Rata Institutional Costs (from Withdrawal Record)	<b>A1</b>
X	60%	% to be Refunded (from the Portion That Remains)	
=	\$ 5,070	Initial Refund Amount	
—	\$ 475	Unpaid Charges (from Step One)	
=	\$ 4,595	<b>ACTUAL REFUND TO BE DISTRIBUTED</b>	

If this amount is negative, the school may bill the student for that amount. No refund is due.

### REFUND DISTRIBUTION—Prescribed by Law and Regulation

#### TOTAL REFUND

1. Federal SLS Loan	8. Federal Perkins Loan	\$ 1,115
2. Unsubsidized Federal Stafford Loan	9. Federal Pell Grant	\$ 1,150
3. Subsidized Federal Stafford Loan	10. FSEOG	\$ 200
4. Federal PLUS Loan	11. Other Title IV Aid Programs	
5. Unsubsidized Federal Direct Stafford Loan	12. Other Federal, state, private, or institutional aid	\$ 870
6. Subsidized Federal Direct Stafford Loan	13. The student	
7. Federal Direct PLUS Loan		

## REFUND CALCULATION WORKSHEET

### STEP ONE

#### Unpaid Charges

\*Scheduled SFA payments and FFELDirect late disbursements that have not yet been received, for which the student is still eligible in spite of having withdrawn, must be counted to reduce the student's scheduled cash payment. This includes late State aid disbursements as allowed under written State policy. (Scheduled payments from sources other than those above cannot be counted in this manner.)

	\$ 8,500	Total Institutional Costs (from Withdrawal Record)	(A)
-	\$ 7,525	Total Aid Paid to Inst. Costs* (also from Withdrawal Record)	(C)
=	\$ 975	Scheduled Cash Payment (SCP) (attribution not allowable)	
-	\$ 500	Student's Cash Paid (from Withdrawal Record)	
=	\$ 475	<b>UNPAID CHARGES</b>	

### STEP TWO

#### Amount Retained

\*Use the percentage specified by the State, accrediting agency, Federal Refund Calculator, or institutional refund policy being used for this calculation. For first-time students who withdraw on or before the 60% point in the enrollment period (see Withdrawal Record for details), a statutory pro rata refund must also be calculated. For every student receiving SFA funds, the school must compare the possible refunds and use the calculation that provides the largest refund.

	\$ 8,500	Total Institutional Costs (from Withdrawal Record)	(A)
X	75%	% Allowed to Retain* (from refund policy being used)	
=	\$ 6,375	Initial Amount Retained By The School	
-	\$ 475	UNPAID CHARGES (from Step One)	
=	\$ 5,900	<b>AMOUNT RETAINED</b>	

If this amount is less than the amount of the SFA paid to the student, the SFA must be returned (see FWS).

### STEP THREE

#### Refund Amount

Generally, funds must be returned to the appropriate program account(s) within 30 days of the date of withdrawal, and to the lender within 60 days of the same.

	\$ 8,025	Total Paid to Institutional Costs (from Withdrawal Record)	(D)
-	\$ 5,900	Amount Retained (from Step Two)	
=	\$ 2,125	<b>REFUND AMOUNT TO BE DISTRIBUTED</b>	

## REFUND DISTRIBUTION—Prescribed by Law and Regulation

#### TOTAL REFUND

- |                                              |                                                         |
|----------------------------------------------|---------------------------------------------------------|
| 1. Federal SLS Loan                          | 8. Federal Perkins Loan                                 |
| 2. Unsubsidized Federal Stafford Loan        | 9. Federal Pell Grant                                   |
| 3. Subsidized Federal Stafford Loan          | 10. FSEOG                                               |
| 4. Federal PLUS Loan                         | 11. Other Title IV Aid Programs                         |
| 5. Unsubsidized Federal Direct Stafford Loan | 12. Other Federal, state, private, or institutional aid |
| 6. Subsidized Federal Direct Stafford Loan   | 13. The student                                         |
| 7. Federal Direct PLUS Loan                  |                                                         |

## REPAYMENT CALCULATION WORKSHEET

### STEP ONE

#### Living Expenses Incurred

Because schools' repayment policies differ, this step can be calculated two ways: the total non-institutional costs ("B" from Withdrawal Record) may be retained at a flat percentage, or the itemized costs (listed on Withdrawal Record) may be retained at offering rates and then totaled.

	NONINST. COSTS (from Withdrawal Record)	EXPENSES ACTUALLY INCURRED (from school's repayment policy)
Room & Board	X	=
Books & Supplies	\$200 X	50% = \$100
Transportation	X	=
Personal/Living/Misc.	X	=
<b>TOTAL COSTS (B)</b>	<b>\$200 X</b>	<b>50% = \$100</b>
		<b>TOTAL INCURRED</b>

### STEP TWO

#### Cash Paid to Student

\*FFEL and Direct Loan funds are excluded from repayment—the student is already obligated to repay these funds to the lender.

	\$200	Total Aid Paid as Cash (from Withdrawal Record) <b>(E)</b>
—	0	Cash Paid from FFEL/Direct Funds
=	\$200	<b>TOTAL CASH DISBURSED</b>

### STEP THREE

#### Repayment Amount

Funds must be returned to the appropriate program account(s) within 30 days of the student's repayment to the school.

	\$200	Total Cash Paid to Student (from Step Two)
—	\$100	Total Costs Incurred (from Step One)
=	\$100	<b>REPAYMENT AMOUNT TO BE DISTRIBUTED</b>

If this amount is less than \$100, the student owes no repayment.

### REPAYMENT DISTRIBUTION—Prescribed by Regulation

#### TOTAL REPAYMENT

1. Federal Perkins Loan
2. Federal Pell Grant
3. FSEOG
4. Other Title IV Aid Programs
5. Other Federal, State, private, or institutional aid \$100